

Information to identify the case:

Debtor 1	<u>Anthony Sosa</u>	Social Security number or ITIN	xxx-xx-7170
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Stacey Parris Sosa</u>	Social Security number or ITIN	xxx-xx-4573
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-16031-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony Sosa

Stacey Parris Sosa

8/18/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony Sosa
 Stacey Parris Sosa
 Debtors

Case No. 17-16031-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db/jdb cr #+Anthony Sosa, Stacey Parris Sosa, 46 Covington Drive, East Windsor, NJ 08520-5339
 +United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone,
 PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
 516727861 Chase Slate, Cardmember Services, PO Box 1425, Charlotte, NC 28201-1425
 516727864 +Pluese Becker, &Saltzman, L.L.C., Attorneys at Law, 2000 Horizon Way, Suite 900,
 Mount Laurel, NJ 08054-4303
 516727866 +The Bank of New York Mellon/f/n/a Bank o, c/o Twin Rivers Home Owners Association,,
 c/o Kenneth A. White, Esq., 1676 Route 27, Edison, NJ 08817-3595
 516727867 +United Federal Teletech Credit Union, 205 Hance Avenue, Eatontown, NJ 07724-2764

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Aug 18 2017 21:53:00 Daniel E Straffi, Straffi & Straffi, LLC,
 670 Common Way, Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2017 21:49:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 18 2017 21:49:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516761761 EDI: BECKLEE.COM Aug 18 2017 21:53:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516756134 +EDI: AISACG.COM Aug 18 2017 21:53:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516727863 Mellon Bank
 516727865 Sallie Mae
 aty* +Daniel E Straffi, Straffi & Straffi, LLC, 670 Common Way, Toms River, NJ 08755-6431
 516727862* Chase Slate, Cardmember Services, PO Box 1425, Charlotte, NC 28201-1425

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

Daniel E Straffi on behalf of Trustee Daniel E Straffi dstraftfil@comcast.net,
 dstraftfi@ecf.epiqsystems.com
 Daniel E Straffi dstraftfil@comcast.net, dstraftfi@ecf.epiqsystems.com
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
 2006-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Emily L. Gosnell on behalf of Joint Debtor Stacey Parris Sosa gosnellesq@aol.com
 Emily L. Gosnell on behalf of Debtor Anthony Sosa gosnellesq@aol.com
 Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union
 dupont@redbanklaw.com, dana@redbanklaw.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7